

Jan P. Kritzman  
91 Tremont Street  
Newington, CT 06111-4740

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Good afternoon, Members of the Insurance Committee,

My name is Jan Kritzman. I live in Newington, CT. I am a 3 ½ year survivor of breast cancer. I am here to testify in favor of Senate Bill 158 with the substitute language. This Bill would mandate full insurance coverage for Ultrasounds for women who display Dense Breast Tissue on a screening mammogram.

I am living proof that mammograms fail many women who have Dense Breast Tissue, like myself. My breast cancer was not detected on a mammogram. No. It showed up only my follow-up Ultrasound.

Since 1987, for 25 years, I received annual mammograms. Faithfully. After each mammogram, the radiologist would inform me that my mammogram was "normal. No suspicious findings." And I would feel incredibly relieved, and dutifully make an appointment for the following year.

For these 25 years, I was never told that I had Dense Breast Tissue. Very Dense. And that my mammograms were really difficult to read because of my density. It was never suggested to me that I should follow up my mammogram with an Ultrasound, which would have provided a better contrast, until 2010, when a new State of CT law was enacted to mandate that medical providers inform women of their density. CT was the first state in the nation to enact such a law. Then, I was finally informed.

Fast forward to 2012. My Ultrasound - not the mammogram - detected a small, early- stage, invasive breast cancer.

In my case - and in the case of the 40% of all women who have Dense Breast Tissue - Ultrasound is a vitally important test. It certainly saved me from a late-stage diagnosis.

But, an Ultrasound is covered by very few health insurance policies. And a lot of women cannot afford the test, which costs anywhere from \$200.00 to \$400.00.

The present law that governs insurance company coverage for Ultrasound for women with Dense Breast Tissue is grossly inadequate. A mammogram is covered. But that test alone is inadequate for these women. The present law doesn't help a woman with Dense Breast Tissue who can't afford an Ultrasound, because she has not yet met her deductible-which may be \$5,000.00 or \$6,000.00 ! She'll get the mammogram, which is covered, find out she is Dense, and not be able to follow up with the Ultrasound, because she can't afford it. She will leave the radiology center, not really knowing if she has an early-stage, highly treatable, non-palpable breast cancer. Ignorance is not Bliss !

If there are any representatives or lobbyists from insurance companies here today, please listen up. A finding of a small, early-stage breast cancer on an Ultrasound in a woman with Dense Breast Tissue will save insurance companies millions that they would otherwise have to pay for treatments for women with an advanced-stage diagnosis. Full Ultrasound coverage is "Penny Wise AND Dollar Wise !"

Please.... just straighten out some of the wording here in SB 158, and push hard to get it passed.

Continued:

By the way, in case some of you on this committee don't already know Dr. Nancy M. Cappello of Woodbury CT, you do today. Nancy certainly did not invent Dense Breast Tissue; but she DID invent Dense Breast Tissue AWARENESS. Along with several of you members of this very committee, she is responsible for the present CT law-first state in the nation-and now in 23 other states - to mandate informing women of their Density. I am forever in your debt. She is the founder of "AreYouDense, Inc." If you've never done so...please check out her website. It will blow your mind ! Ladies and Gentlemen...know that you are in the presence of greatness.

Any questions ?